

Information to identify the case:

Debtor 1	Denise Ann Paolini		Social Security number or ITIN xxx-xx-1520
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	17-33220-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Denise Ann Paolini

2/16/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Denise Ann Paolini
 Debtor

Case No. 17-33220-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 20

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db	Denise Ann Paolini, 317 Mimosa Pl, Cherry Hill, NJ 08003-1338
517180986	Ars Account Resolution, 1643 NW 136th Ave Ste 1, Sunrise, FL 33323-2857
517194950	+BANK OF AMERICA, N.A., KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517180990	+Collection Bureau of A, 25954 Eden Landing Rd, Hayward, CA 94545-3837
517181532	Michael Paolini, 317 Mimosa Pl, Cherry Hill, NJ 08003-1338
517180996	Pro Co, PO Box 2462, Aston, PA 19014-0462
517180998	Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8500
517180992	jefferson health physicians, 111 S 11th St, Philadelphia, PA 19107-4824
517180997	recon ortho assoc IIPC, PO Box 757910, Philadelphia, PA 19175-7910

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Feb 16 2018 22:18:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 22:21:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 22:21:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517180988	EDI: BANKAMER.COM Feb 16 2018 22:18:00 Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517180987	EDI: BANKAMER.COM Feb 16 2018 22:18:00 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
517180989	E-mail/Text: bankruptcy@cavps.com Feb 16 2018 22:21:28 Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
517180991	EDI: DISCOVER.COM Feb 16 2018 22:18:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517180993	+EDI: CBSKOHLS.COM Feb 16 2018 22:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517180994	EDI: RESURGENT.COM Feb 16 2018 22:18:00 Lvnv Funding LLC, PO Box 10497, Greenville, SC 29603-0497
517180995	EDI: PRA.COM Feb 16 2018 22:18:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517182250	+EDI: RMSC.COM Feb 16 2018 22:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor	BANK OF AMERICA, N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joseph Marchand	jdmarcand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com	
Mark S Cherry	on behalf of Debtor	Denise Ann Paolini mc@markcherrylaw.com, dot@markcherrylaw.com;bankruptcy@markcherrylaw.com;G9657@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor	BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com
U.S. Trustee		USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6